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November 5, 2007

MEMO ENDORSED

Subject Matter
The most abusive and
Dishonest Bank in America
(Country Wide Home Loans).

To whom it may concern.

Enclosed is a cartoon representing a period of time that we were forced to be with Country Wide Home Loans. The names are true, the events are true, the cartoon figures are from my own imagination.

They hurt my wife, kids and I for over three years, made our lives a living hell, all because I said (no to Full Spectrum Lending), A subsidiary company of Country Wide Home Loans. They all so destroyed our credit rating, and cost us hundreds of thousands of dollars, and laugh about it all the time, as were getting beat up constantly by their over paid under worked notary public's, (or low class dirt bag attorneys)

I've been told that we are the only ones that have a clear paper trail that has proved Country Wide Home Loans did in fact, knowingly, deliberately, hold our mortgage payments so they can add on late fees, processing fees and fore closure fees, and they did this for their own personnel enrichment in giving them selves huge bonus. I wonder how many millions of other customers in other states they did the same thing to and got away with it???? And just how many hundreds of millions of dollars of a win fall did they collect? For their own enrichment. And how many families did they ended up destroying and left homeless?????????????

It took Patty and I years to prove to all three credit reporting agencies, our new bank Franklin Credit Management Corporation, and the New York Supreme Court that we were correct and that Country Wide Home Loans were wrong. And we did prove that we all ways paid our mortgage payments on time all the time. And even when they started to fore close on our home, we fought back did all the legal work our selves. Further more I told every one over a year ago that Country Wide Home Loans is just like (Enron) their broke .

So later on all three credit reporting agencies changed our credit rating from the bottom of the barrel to being on top again. Our new bank Franklin Credit Management Corporation who has an honest reputation gave us a new mortgage for all most twice the amount that we had with Country Wide Home Loans, so we could help our kids in school and do some work on our home. The New York Supreme Court clerk told me that Patty and I won against Country Wide Home Loans.

But please understand that we had to refinance as soon as possible, and get as far as we could away from Country Wide Home Loans with even more threats of another law suit . So were now paying 12.99 % on our new mortgage and the closing cost were off the charts and we cant refinance for at least one year or we pay a huge pre-penalty fee.

So my (one question) to every one is this, why in the (Hell) is the government and big business bailing out Country Wide Home Loans? And still keeping the same lying, crooked, abusive employees on the job? Why invest any money????? Isn't that poor judgment on your part????? Their the ones that are solely responsible for running the company it in to the ground, with all their huge bonus, huge salaries, and being irresponsible. They should be put in prison just like the Enron employees, and all of their personnel assets along with the company assets should be sold off at once and all the proceeds should be given back to all the customers that they shafted over the years.

But your not doing this, you're (rewarding them) by keeping them on the job, and out of Prison, I just don't get it. Some poor guy steals a few dollars from a bank, and he goes a way for 30 years, and these (crooks) steal millions and destroy families and their rewarded, go figure. So in the end it will be we the over worked, over tax, under paid Working Glass Americans that will be forced in to paying higher taxes and fees in bailing them out.

And to end this letter, I made Country Wide Home Loans a promise, (and De Masi's never go back on their promise). I'm going to sue them for \$200,000.000.00 dollars. And we will win, and with most of the money I will use it to help other people that for one reason or another they fell on hard times. Enclosed is just the beginning of the CC: list and it will grow Dailey, as will the many cartoons of true events.

Thank you
Doug Sr.
Doug Sr.

CC: list

To President Bush
All the United States Senators of the 110 Congress.
All United States House Of Representatives.
All United States Governors.
All United States Attorneys Generals.
All United States Banking Commissioners.
All New York States Senators
All New York States House Of Representatives.
All California's State Senators.
All California's United States House of Representatives.
All Connecticut's State Senators.

*The Clerk is respectfully requested
to docket this letter.*

So Ordered.

[Signature]
7/31/08

All New Jersey's State Senators.
All New Hampshire State Senators.
All Virginia State Senators.
All Vermont State Senators.
All South Carolina State Senators.
All North Carolina State Senators.
All Maine State Senators.
All Pennsylvania State Senators.
All Massachusetts State Senators.
All Texas State Senators.
All Michigan State Senators.
All Ohio State Senators.
All Utah State Senators.
All Arizona State Senators.
All Nevada State Senators.
All Delaware State Senators.
All Washing State Senators.
All Iowa State Senators.
All Idaho State Senators.
All Georgia State Senators.
All Oklahoma State Senators.
Federal Trade Commission.
Office of the Comptroller of the Currency.
Federal Reserve Board.
Office of the Supervisor.
National Credit Union Administer.
Federal Deposit Insurance Corporation.
Supreme Court for the State of New York.
De Giacomo and De Tommasi, Tony.
Country Wide Home Loan, Mr. Mozelo- President and Ceo.
Country Wide Home Loans, Ms. Wasnack-VP.
Country Wide Home Loan, Mr. Bailey-Ceo.
Of loan Administration at Country Wide.
Echen, Frenkel, and Weissman, Ms. Manfredie
Mr. Borkowsky, New York State Committee.
NYSE Group Inc.
American Stock Exchange.
Trans Union, MR. Emery President and Ceo.
Trans union, Ms, Little.
Experion, Mr. Roberts Ceo.
Equifax, Mr. Chapman, Ceo.
Equifax, Ms. Craybill.
United States Post Master, Mr. Potter.
Franklin Credit Management, Mr. Thomas J. Axon President and Ceo.
Citi Corp-Citi Bank, Mr. Rhodes, President.
Key Bank, Mr. Meyer, Ceo.

Chase Manhattan Bank, Mr. Dimon, President , Ceo.
Bank of America , Mr. Lewis, Chairman, Ceo, President.
First Union Corporation, Mr. George, President
Wachovia Corporation, Mr. Thomas, Chairman and Ceo.
Well Fargo Company, Mr. Kovacevich, Chairmen.
M-T Bank, Mr. Czarneck, Ceo.
M-T Bank, Ms. Truex Manager.
The NASDA Stock Market, MS. Smith.President.
The NASDA Stock Market, Mr. Greyfield, President, Ceo.
Ing Direct Corporation Headquarters, Mr. Kuhman, President and Ceo.
AG Edwards and Sons Inc.
Mr. Kessler, President and Ceo.
Merrill Lynch and Company Inc, Mr. O'Neil, Chairmen, Ceo, President.
Merrill Lynch and Company Inc, C/O Corporate Secretary.
American Stock Transfer and trust Co,
Morgan Stanley, Mr. Mack, Chairman or the board and Ceo.
Scott Trade, Mr. Riny, Ceo.
American First Associate Corporation, Mr. Ricupeia, Ceo.
Empire Financial holding Co, Mr. Wojnouski, President , Ceo.
E-Trade Financial Corporation, Mr. Hayter, Chairman.
FMR Corporation, Mr. Johner III, Chairman and Ceo.
Black Rock Inc. Mr. fink, Chairman and Ceo.
Morgan Keepgan and Co. Inc, Mr. Morgan Jr. Chairman.
Legg Mason Inc, Mr. Mason.
The Edward Jones Financial Company L,L,L,P, Mr. Weddle Managing Partner.
Raymond James Financial Inc. Mr. James, Cahirman and Ceo.
The Charles Schwab Corporation, Mr. Schwab Chairman and Ceo.
State Street Corporation, Mr. logue, Chairman and Ceo.
The Vanguard group Inc. Mr. Brennan, Chairman and Ceo.
TD Ameritrade Holding Corporation, Mr. Richeth, Chairman and Founder.
Knight Capital Group Inc, Mr. Joyce, Chairman and Ceo.
Capital One Financial Corporation, Mr. Fairmank, Ceo.
Diamond Hill Investment group Inc, Mr. Dillin, CFA.
Empire Financial Holding Co, Mr. Woznouski, Ceo.
E-Speed Inc, Mr. Litneck, Ceo.
First Albany Company Inc. Mr. Mc, Nierng, President and Ceo.
First mntank financial Corporation, Mr. Kerylak, Ceo and President.
Friedman Billing Ramsey Group Inc. Mr. TankelJr. President and ceo.
GAMCO Invest Inc, Mr. Gabell, CFA.
GFI Group Inc, Mr. Gouch, founder and Ceo.
Green Hill and Co. Inc, Mr. Green Hill Sr. President and ceo.
Inrtergist Mutal Funds Inc, Mr. Anderson, Ceo and President.
Investment Technology Group Inc, Mr. Gasser, Ceo and President.
Jefferie Group Inc. Mr. Handle, President and Ceo.
JPC Capital Partner Inc, Mr. Canouse, Ceo. and President.
Kent Financial Services Inc. Mr. Koether, ceo and President.

La Brenche and Co. Inc. Mr. Labranch, Ceo and President.
Legg Mason Inc. Mr. Adams founder, Ceo and President.
National Holding Corporation. Mr. Goldwasser, Ceo and President.
Siebet Financial Corporation , Ms. Siebet Ceo. and President.
Stijel Financial Corporation, Mr. Kruzewski, Ceo and President.
Summit Financial Services Group Inc. Mr. Leeds Ceo and President.
SWS group Inc. Mr. Hultgren, Ceo.
Tejas Inc, Mr. Salter Ceo.
V- Finances Inc. Mr. Sokalow Co-Founder, Ceo. and President.
Waddell and Reed Financial Inc. Mr. Herrmann, Ceo. and President.
Wood Stock Financial Group Inc.
Dunn and Bradd Street Company, Corp-Headquarter- US Mr. Alesio Chairman Ceo.
Bear Stern Companies Inc. Mr. Cayne, Chairman and Ceo.
Cowen Group Inc. Mr. Fennebresgue, Exce- Chairman and Ceo.
FC Stone Group Inc.Mr. Anderson.
Interactive Brokers Group Inc. Mr. Peterffy, founder, Ceo and President.
JMP group Inc, Mr. Jalsen Co- Founder and Ceo.
KBW Inc. Mr. Duffy .
Landenburg Thalmain Financial Services Inc.Mr. Lampen, Ceo and President.
Lehman Brothers holding Inc. Mr. Fuld Jr. Chairman and Ceo.
Obtainable Inc. Mr. O'Conner President and Treasure.
Option Xpress holding Inc. Mr. Fisher Ceo. and President.
Capital Group Inc. Mr. Rubin , President.
SEI Investment Co. Mr. West Jr. Chairman and Ceo.
TD Ameritrade Holding Corporation, Mr. Ricketts, founder and Ceo.
Terra Nova Financial Group Inc. Mr. Nolan Chief Exec- officer and President.
Thomas Weigel Partners Group Inc. Mr. Weigel Founder and Ceo.
Trade Station group Inc, Mr.Redni Chief Exec Office, President.
Nomura holding Inc, Mr. Ujiie , Chairman Sales Manager.
Oppenheimer Holding Inc. Mr. Lowenthal Ceo.
Dryjus Company, Mr. Egger ceo and President.
Scott and String fellow Co. Mr. Scott, Chairman
Share Builders Corporation. Mr. Selly Chairman and Ceo
MVC Capital Inc. Mr. Tokarz, Chairman and Prort Folio Manager.
Harris and Harris group Inc. Mr. Harris, Chairman, Ceo and Managing Director.
Accell Parteners Co. Mr. Breyer, Managing Partner.
Draper, fisher Jurvestson Co. Mr. draper managing Director.
Advance Equities Financial Corp. Mr. Daubenspeck, Chairmen.
Madison Dearborn Partners, LLC Co. Mr. Canning Jr. Chairman and Ceo.
Mesirow Financial Holding Inc. Mr. Tyree Chairman and Ceo.
Lincoln International LLC, Co. Mr. Peters Co-Chairman.
Brown, Gibbons, Lang and Company . Mr. Gibbons Chairman and Ceo.
UBS Financial Services Inc. Mr. Hoekstra Ceo.
Wachova Securites LLC. Mr. Ludemen President and Ceo.
William Blair and Co. LLC. Mr. Jannotha Jr. President and Ceo.
Robert E. Blair and Co. Mr. Purcell President and Ceo.

Piper Jaffray Co. Mr. Puff Chairman and Ceo.
Deutsche Bank alex. Brown Co. Mr. Burke managing Director.
The Goldman saches Group Inc. Mr. Blankfein President and Co-Coo.

SECOND MAILING LIST

November 15, 2007

All Florida State Senators.
All Indiana State Senators.
All Alaska State Senators.
All Alabama State Senators.
All Arkansas State Senators.
All Colorado State Senators.
All Kentucky State Senators.
All Hawaii State Senators.
All Illinois State Senators.

November 26, 2007

THIRD MAILING LIST

All Kansas State Senators
All Louisiana State Senators.
All Maryland State Senators.
All Minnesota States Senators.
All Mississippi State Senators.
All Missouri State Senators.
All Montana States Senators.
All Nebraska State Senators.
All New Mexico State Senators.
All North Dakota State Senator.
All Oregon state Senators.
All Rhode State Senators.
All South Dakota State Senators.
All Tennessee State Senators.
All West Virginia State Senators.
All Wisconsin State Senators.
All Wyoming State Senators.











